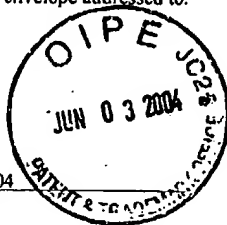


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AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE -  
EXAMINING GROUP 3621

Attorney Docket No.: 017887-005900US PATENT

TOWNSEND and TOWNSEND and CREW LLP

By: *Sylvia E. Arnold*

Sylvia E. Arnold

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Paul Gallagher et al.

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-  
PERSON MONEY EXCHANGE

Customer No.: 20350

Confirmation No. 9986

Examiner: John M. Winter

Technology Center/Art Unit: 3621

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3621

*please enter*

*JMD*

*23 June 2004*

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed April 6, 2004 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.